

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KURT C WALLBRUCH
CHERYL A WALLBRUCH
Debtor(s)

Case No. 07-20505

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/02/2007.
- 2) The plan was confirmed on 01/25/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2009, 02/18/2011, 07/20/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/05/2009, 11/17/2010, 06/12/2012.
- 5) The case was completed on 10/30/2012.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$75,525.55.
- 10) Amount of unsecured claims discharged without payment: \$29,822.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$59,103.75
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$59,103.75

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,992.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,692.41

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFINITY CASH LOANS	Unsecured	1,500.00	NA	NA	0.00	0.00
AFFINITY CASH LOANS	Unsecured	1,000.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL LENDERS	Unsecured	1,500.00	3,943.47	3,943.47	2,176.60	0.00
AMERICASH LOANS	Unsecured	2,000.00	2,428.23	2,428.23	1,340.26	0.00
CAPITAL ONE BANK	Unsecured	484.66	460.74	460.74	254.31	0.00
CITIMORTGAGE INC	Secured	969.15	969.15	969.15	969.15	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	800.00	1,016.99	1,016.99	561.33	0.00
EAST BAY FUNDING	Unsecured	158.96	158.96	158.96	87.74	0.00
EAST BAY FUNDING	Unsecured	1,540.95	1,512.34	1,512.34	834.74	0.00
EAST BAY FUNDING	Unsecured	739.12	725.67	725.67	400.53	0.00
EAST BAY FUNDING	Unsecured	1,927.32	1,892.38	1,892.38	1,044.50	0.00
EAST BAY FUNDING	Unsecured	841.74	912.76	912.76	503.80	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,490.25	4,411.88	4,411.88	2,435.14	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,895.00	3,624.19	3,624.19	2,000.37	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	20,145.93	19,941.55	19,941.55	11,006.74	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	496.63	500.44	500.44	276.22	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	581.11	571.21	571.21	315.28	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	537.80	532.18	532.18	293.74	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	919.55	903.22	903.22	498.53	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	534.45	525.37	525.37	289.98	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,212.88	1,192.74	1,192.74	658.33	0.00
GMAC RESCAP LLC	Secured	2,768.69	107.69	107.69	107.69	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
LEGACY VISA	Unsecured	310.98	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	957.93	939.40	939.40	518.50	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,145.61	2,108.40	2,108.40	1,163.73	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	425.23	395.23	395.23	218.15	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,505.00	1,505.05	1,505.05	830.71	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	418.64	393.79	393.79	217.35	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	574.42	521.49	521.49	287.84	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	479.32	458.55	458.55	253.10	0.00
PREMIER BANKCARD/CHARTER	Unsecured	235.39	215.39	215.39	118.88	0.00
QUICKCLICK LOANS LLC	Unsecured	3,500.00	3,034.98	3,034.98	1,675.16	0.00
SANTANDER CONSUMER USA	Secured	9,250.00	9,250.00	9,250.00	9,250.00	1,053.32
SANTANDER CONSUMER USA	Unsecured	NA	396.87	396.87	279.71	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	NA	1,117.21	1,117.21	787.41	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	7,400.00	7,400.00	7,400.00	7,400.00	839.26
UNIVERSAL LENDERS	Unsecured	5,000.00	4,462.80	4,462.80	2,463.24	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,076.84	\$1,076.84	\$0.00
Debt Secured by Vehicle	\$16,650.00	\$16,650.00	\$1,892.58
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,726.84	\$17,726.84	\$1,892.58
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$60,803.48	\$33,791.92	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,692.41</u>
Disbursements to Creditors	<u>\$53,411.34</u>
TOTAL DISBURSEMENTS :	<u>\$59,103.75</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.